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# Opportunity knocks

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## Raising the Bar

David M. Megquier, Director

Congratulations, you made it through the New Year. Did you take advantage of your opportunities last year? Did you settle for just “getting by” with your last assignment instead of handing in the best project that you could? Did you meet with your MEOC counselor every time they were available to you?

I challenge you to meet the New Year with a “I will do my best” attitude. After all, going to college is an opportunity you need to take advantage of. What you do today does effect how far you will go in the future. Raise your standards, or the “bar”, to do better than you have in the past. You have the support of the Maine Educational Opportunity Center backing your efforts.

In 1991 a young woman became the junior national champion, she took the same honor in the following year. Did she stop and rest? No, she continued to train and set her goal for the Olympic Games. Those dreams were crushed in 1996 when she broke her foot while practicing with the US basketball team at the World University Games (she was a basketball star averaging 23 points a

game!) Did she stop? No, she raised the bar again, she continued to train. In 1998 she had one of the greatest single-year performances in track and field history. Of the 36 outdoor finals she competed in, she won 35. But Marion Jones wasn't done yet; she still had that Olympic dream. In the 2000 summer Olympic Games, Marion attempted to become the first woman to win five track and field medals in a single Olympics. Her quest for gold earned her three gold medals and two bronze medals. Is she done? Probably not, was she disappointed, perhaps. But knowing there was the potential to fail didn't stop her from setting her sights at the top, for raising the bar to reach her peak potential.

What is the year 2001 going to be for you? Have you set the bar so that you can breeze through the rest of the year or have you challenged yourself to improve on your performance? What will your "gold" be this year? How many “gold's” will you bring home at the end of the year? Go ahead reach further. Discuss your strategies for success with your MEOC counselor.

Have an inspirational New Year!

## Balancing Work, Family, and School

### Pace Yourself.

Dedicate regular blocks of time throughout the week to studying. Mark these times on a calendar and stick to them. (If you have a family, try to involve them in the scheduling process.) Anticipate important class dates, such as tests, papers, and special projects; make sure you schedule time to prepare for these events. Putting off your studies and cramming at the last minute not only will leave you poorly prepared; it can cause stress and anxiety that carries over into other areas of your life.

### Create a Study Area.

Having a permanent place to study is important for both psychological and practical reasons. When you are in your “study area,” whether it be a specified place in your home or a location on your campus, you can give your full attention to your schoolwork. If you are studying at home, make sure members of your household understand that they should not disturb you in this area or disturb the items you keep there (pens, books, computer, or calculator.) If you have all the materials you need for school in one place, you won't need to waste time looking for them when you are ready to study.

### Maintain Balance and Harmony.

Busy people often get so overloaded they neglect the most important person-themselves! Be sure that you schedule some time, even if it is just once or twice a week, to refresh and renew yourself. Some ideas include exercising, meditating, journaling, or going for a short walk. On a daily basis it's important to keep your body well fueled. Skipping meals seem like a way to save time, but it can adversely affect your attitude and your ability to concentrate.

### Celebrate Your Achievements.

Set milestones for yourself and celebrate when you reach them. Reward yourself when you finish a chapter, turn in a paper, or complete an exam. Your incentive can be as simple as a walk on the beach to a massage or a nice dinner. If you have a spouse or kids, include them in on your celebration. Interpreting effort as successful progress will go a long way in motivating yourself to keep up the good work.

### Establish Support Systems.

Identify at least one person who can be an encourager, a person that you can lean on when you need to talk. Being a student is challenging and brings its share of difficulties and changes. Make sure you are not attempting to tackle this new role without support. Study groups can provide a good outlet. Get involved in one if you can. You will meet other people who are attempting to balance school and similar responsibilities.

Source:

[www.depaul.edu/admission/adult/balancing\\_school.htm](http://www.depaul.edu/admission/adult/balancing_school.htm)

## College as an Investment

The value of a college education increases every year; recent studies show that college graduates earn 40% more over their lifetimes than high school graduates. A college education also enhances the non-monetary aspects of life during college and after graduation.

Think about college as an investment in your future. Call your MEOC counselor to help you plan your college adventure!

The Maine Educational Opportunity Center (MEOC) is one of 74 EOC's located throughout the United States and Puerto Rico. Operating in the State of Maine since December 1991, the MEOC will serve approximately 2,500 individuals in their educational and career-planning endeavors during 2001

Educational Opportunity Centers are funded through the U.S. Department of Education. The grant award for 2000-01 is \$537,766. The Department of Education is also the funding source for Upward Bound, Student Support Services, Talent Search and McNair Scholars Programs. These TRIO programs all target low-income, first-generation college youth and adults.

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## Unemployment Rates & Education

William Whalen, MEOC Graduate Assistant

The benefits of post-secondary education are clear. Jobs that require a college degree are growing twice as fast as others are. The 20 occupations with the highest earnings all require at least a Bachelor's Degree. Currently, the real rate of return on a college investment is 12 percent - nearly twice the historical average of the stock market.

Maine's unemployment rate remains low, 3.4%. Recent labor market trends show that as many of the highest paying manufacturing jobs disappear it is more difficult to find a replacement job paying the same wage. Without a college education it is almost impossible.

Enhancing the job skills and credentials of Maine residents should be our highest priority. Achieving higher levels of postsecondary educator among first generation college students will certainly help to raise the earnings of the individuals.

Raise your earning and employment potential, earn a college degree. For assistance in reaching your goal contact your MEOC Counselor.

**Sally Daniels 255-1278**

**Anne Hermans 774-4937**

**Rebecca Robinson 581-3705**

**Dena Winslow York 768-9460**

**Jim Pike 581-2613**

**Stephanie Irwin 861-8153**

Or leave a message at 1-800- 281-3703.

## Easily Confused Words

**complement / compliment**

**Complement** is a noun or verb that means something that completes or makes up a whole: The red sweater is a perfect complement to the outfit.

**Compliment** is a noun or verb that means an expression of praise or admiration: I received many compliments about my new outfit.

**discreet / discrete**

**Discreet** is an adjective that means prudent, circumspect, or modest: Their discreet comments about the negotiations led the reports to expect an early settlement.

**Discrete** is an adjective that means separate or individually distinct: Each company in the conglomerate operates as a discrete entity.

**envy / jealousy**

**Envy**, a noun, is the desire to have something that another person has and the feelings of resentment or unhappiness at the person's having it. For example, you may feel envy when someone you know gets something you've always wanted.

**Jealousy**, a noun, is like envy but includes suspicion. Jealousy is often associated with competition, especially in love. Sometimes you may be jealous of a brother or sister because you think your parents love him or her more than they love you.

Words make a difference! When you are writing your college application make sure you are saying what you mean!

Remember you *may* be eligible to receive a college application fee waiver. When you are ready to apply to college be sure to check with your MEOC counselor to obtain the fee waiver and have your counselor review your application.



## Financial Aid Update

The prime time for filing your Free Application for Federal Student Aid (FAFSA) is rapidly passing. The FAFSA is the form that contains information colleges use to design and offer you a financial aid package consisting of grants, work-study, and loans. Students who file their FAFSA before a school's financial aid deadline receive priority consideration for receiving aid. Meeting your school's deadline is critical to receiving your optimum financial package.

Financial aid programs help many students pursue different courses of study. If you are seeking a degree or a certificate and are considering part-time or full-time attendance, check with your college or school to find out what financial aid may be available to you. Aid isn't limited only to students just out of high school.

Financial aid is assistance provided to students to supplement what they themselves are able to contribute to cover the cost of higher education. It can cover tuition and fees, housing and food, books and supplies, transportation, and person expenses including child care. These items make up what is sometimes called a "college budget."

Most financial aid is based on need. Need is determined by subtracting the family or student's resources available for education from the college budget.  
Budget - Resources = Need

Three types of financial aid are available:

**Grants and scholarships** (also known as "gift" aid). These do not have to be repaid. Scholarships may be based on need or on a student's academic performance or special talents.

**Loans** (also known as "self-help" aid). Students borrow low-interest loans that must be repaid.

**Work-study** (another form of "self-help" aid). Students earn wages that may be applied to the cost of college.

$$\begin{array}{l} \text{Cost of Education} \\ - \text{Expected Family Contribution} \\ \hline = \text{Financial Assistance Needed} \end{array}$$

**Financial need will vary depending on the cost of each college you're considering.**

## Cutting College Costs

*Adapted from FinAid.com*

Follow these strategies to reduce the sticker cost of your education.

**Tip 1:** Ask about application fee waivers from your MEOC counselor.

**Tip 2:** Apply for financial aid early in the year.

**Tip 3:** Search for free money, your MEOC counselor can help.

**Tip 4:** Complete some of your credits at a lower-cost school.

You can save a lot by completing your general education requirements at a community college or state university and then transferring to complete the degree. Talk to an admissions counselor to be sure your credits will transfer.

**Tip 5:** Get a part-time job on campus, apply for workstudy.

**Tip 6:** Buy used textbooks.

**Tip 7:** Consider becoming a Resident Assistant and earn free room and board while living on campus.

**Tip 8:** Apply for 'life experience' credit.

Earn college credit for your employment and life experience. Some schools administer their own tests and standards while others allow you to take CLEP (College-Level Examination Program) and Proficiency Examination Program (PEP) tests for college credit.

Keep costs down and maximize your financial aid, and you'll look forward to graduation day all the more!

**This publication is dedicated to Linda Walz, who worked for MEOC the past eight years. The staff wish her well in her new career. The best of luck to you Linda!**

**If you worked with Linda and need assistance, please call 1-800-281-3703.**